

Your plan just got even better

Alpha Dental Plan now offers Paytient, a \$1,000 line of credit that allows you to pay for dental, vision, and hearing specialist expenses over time* — **interest free!**

- **The value of Paytient**

You can effortlessly turn your **dental, vision, and hearing specialist** expenses into affordable payment plans. You can spread payments over a few weeks or up to 36 months — whatever works best for you.

- **Retake control of your health**

Get the dental, vision, and hearing specialist care you need without interest, fees, or worries.

- **Eliminate barriers to care**

In addition to Alpha Dental Plan's network of providers, Paytient gives you a great way to access and pay for care. There's no credit check required to set up an account.

- **We're here to help**

Our support team is just a tap away. In-app chat support is available if you ever have a quick question, concern, or need to make a change.



How Paytient works:



Create your account

Your 0% APR card is ready for you!
To get started, visit
start.paytient.com/AlphaDentalPlan



Swipe

Swipe, tap, or insert your Paytient card to pay for out-of-pocket dental, vision, and hearing specialist expenses.*



Click

Click the notification that appears on your smartphone.



Split

Then choose the interest-free payment plan that fits your family's budget.

* Note: Your Paytient card works with providers in certain approved merchant categories. The provider self-selects their merchant category, and in some cases a provider might not be categorized as you expect. If your card is unexpectedly declined, contact customer Paytient support.

Frequently asked questions

What is Paytient?

Paytient is a 0% APR care card that turns dental, vision, and hearing specialist expenses into interest-free payment plans.

How do the payment plans work?

Say you have a dentist appointment that includes a \$400 bill. The Paytient card can split that charge into 10 payments of \$40 — or five payments of \$80. You can pick the interest-free payment plan that fits your budget.

Where can I use Paytient?

Your Paytient card can be used for you and your family's dental, vision, and hearing specialist expenses at both in-network and out-of-network providers. The Paytient card works at any dental, vision, and hearing specialist provider that accepts Visa!*

Can I use Paytient to pay for previous out-of-pocket costs?

Yes. You can use Paytient for dental, vision, or hearing specialist bills still owed to providers, as long as they are not being collected by a different party.

Can I use this for my family/dependents?

Sure can! Paytient works for you and your loved ones.

Does Paytient require a credit check?

Nope. Paytient never does a credit check. We do ask you to self-report income and expenses during your sign up process to comply with federal and state lending regulations, but we will never pull your credit score.

What is the credit line?

Members with Paytient will receive a \$1,000 line of credit on their Paytient card to use to pay for dental, vision, and hearing specialist expenses.*

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How do I set up a payment method?

You can connect a bank account, debit card, or credit card within the Paytient app to make payments toward your open repayment plans. Our support team can also take payments over the phone or chat.

Can I pay off my balance sooner?

Of course. Just tap the payment plan settings, and you can pay off your balance earlier than scheduled.

How can I adjust my payment plan?

We understand circumstances change. Our support team is happy to adjust your payment plan to better fit your budget. Reach out in the app or by emailing hello@paytient.com for assistance.

How do I use the virtual Paytient card?

To view your virtual card number, click the purple card in the Paytient app to make your card number appear on your screen. You can add this number to your smartphone's digital wallet or share the information to be entered into a payment system.

Is it really free of any interest or fees?

Yes, really. It's powered by Alpha Dental Plan, so you're never charged any interest or fees when financing your dental, vision, or hearing specialist expenses.

How does this work with an HSA or FSA?

- **HSA:** Paytient can serve as an upfront payment method at the point of care to either protect HSA savings for future use or to bridge the gap in anticipation of future HSA savings contributions. When you use your HSA to pay off your Paytient balance, you're better able to capitalize on the triple tax advantage of your HSA.
- **FSA:** Use Paytient alongside your FSA and/or after funds are depleted to reduce reliance on credit cards or payday loans with high interest rates and fees.

What are the benefits of using Paytient?

- ✔ Pay for dental, vision, and hearing specialist care over time — on your terms.
- ✔ 0% APR custom repayment plan on each transaction split up to 36 months.
- ✔ No credit check or fees to access Paytient.